

# EXHIBIT 4

# **NOTICE OF RIGHT TO CANCEL** **HOME EQUITY LINE OF CREDIT**

Loan Number: [REDACTED]

Borrowers: TIFFANY TURNER

Property Address: 2159 Kellington Drive, McDonough, Georgia 30253

## **YOUR RIGHT TO CANCEL**

We have agreed to establish an open-end credit account for you, and you have agreed to give us a Security Interest on or in your home as security for the account. You have a legal right under federal law to cancel the account, without cost, within three business days after the latest of the following events:

1. the opening date of your account which is **December 30, 2022** ; or
2. the date you received your Truth-in-Lending disclosures; or
3. the date you received this notice of your right to cancel the account.

If you cancel the account, the Security Interest on or in your home is also cancelled. Within 20 days of receiving your notice, we must take the necessary steps to reflect the fact that the Security Interest on or in your home has been cancelled. We must return to you any money or property you have given to us or to anyone else in connection with the account.

You may keep any money or property we have given you until we have done the things mentioned above, but you must then offer to return the money or property. If it is impractical or unfair for you to return the property, you must offer its reasonable value. You may offer to return the property at your home or at the location of the property. Money must be returned to the address below. If we do not take possession of the money or property within 20 calendar days of your offer, you may keep it without further obligation.

## **HOW TO CANCEL**

If you decide to cancel the account, you may do so by notifying us in writing, at  
**FLAGSTAR BANK**  
**RIGHT OF RESCISSION DEPARTMENT, MAILSTOP W-550-4**  
**5151 CORPORATE DRIVE**  
**TROY, MI 48098**  
 or email your form to Flagstar at [FundingAdjustment@Flagstar.com](mailto:FundingAdjustment@Flagstar.com)

You may use any written statement that is signed and dated by you and states your intention to cancel, or you may use this notice by dating and signing below. Keep one copy of this notice no matter how you notify us because it contains important information about your rights.

If you cancel by mail or telegram, you must send the notice no later than midnight of **April 14, 2023** (or midnight of the third business day following the latest of the three events listed above). If you send or deliver your written notice to cancel some other way, it must be delivered to the above address no later than that time.

## **I WISH TO CANCEL**

*Tiffany Turner* 4/13/23  
 Consumer's Signature Date  
 TIFFANY TURNER

## **ACKNOWLEDGMENT OF RECEIPT**

EACH OF THE UNDERSIGNED HEREBY ACKNOWLEDGES THE RECEIPT OF TWO (2) COMPLETED COPIES OF THIS NOTICE OF RIGHT TO CANCEL ON THIS 13th DAY OF April, 2023

*Tiffany Turner* 4/13/23  
 TIFFANY TURNER Date

*Candice Elizabeth Jones* 4/13/23  
Expires 2/13/27



HELOC NOTICE OF RIGHT TO CANCEL - MODEL FORM G-5  
 12 CFR §1026.15  
 HENRCGS.HLC 07/20/15